



## Help Protect Your Loved Ones ... For This Moment and the Future

### A new take on whole life insurance protection.

- › Provides guaranteed lump sum payable upon insured's death
- › Real-time underwriting (no offline processing/medical exams)
- › Your choice of benefit amount up to \$300,000 (maximum varies by issue age and underwriting class)
- › Individual underwriting offers healthy applicants the potential for less expensive coverage than equivalent group whole life
- › Simple, digital end-to-end process powered by Afficiency<sup>1</sup>
- › Easy enrollment and fully portable
- › Pay to age 100; coverage to age 121

**Sound Protection. Solid Confidence. Simple Whole Life.**

Issuers: National Integrity Life Insurance Company | Western-Southern Life Assurance Company

# A New Life Insurance Product. A Long-Proven Provider.

Gerber Life Agency is a member of Western & Southern Financial Group, a recognized leader in life insurance. Western & Southern and its family of insurance companies stand on the strength of these important pillars.



## Strong Issuer Ratings

- > **A+/Superior** – A.M. Best (2nd highest of 13)
- > **AA-/Very Strong** – S&P (4th highest of 21)
- > **Aa3/Excellent** – Moody's (4th highest of 21)



## Strong Comdex Ranking

- > Comdex is a composite of industry ratings.
- > We rank in the upper tier of a **1-100** scale.



## Members of a Mutual Holding Company

**No publicly traded** company pressure to manage for quarterly earnings.



## U.S. Owned & Operated

We're proud of our U.S. roots, of **people helping people**, centered in Cincinnati.



## Historic Strength

- > **Decades** of parent company history.
- > **Generations** of experience.
- > **Scores** of stability.



## Fortune 500 Company

The **Fortune 500** represents two-thirds of the U.S. GDP. We're proud to be a member.

Source: Fortune.com/Fortune500/2020

Start now with a few simple steps. [WesternSouthern.com/benefits](https://WesternSouthern.com/benefits)

<sup>1</sup> Offers turn-key solutions for life insurance marketing, technology and distribution.

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Ratings shown are correct as of Sept. 2020. Financial strength ratings apply to individual insurance companies affiliated with Western & Southern Financial Group. Ratings are subject to change from time to time. Specific rating details are as follows:

A+ AM BEST (Superior) Superior ability to meet ongoing insurance obligations. Second highest of 13 ratings; rating held since June 2009.

AA- S&P (Very Strong) Very strong financial security characteristics. Fourth highest of 21 ratings; rating held since August 2018.

Aa3 MOODY'S (Excellent) Excellent financial security. Fourth highest of 21 ratings; rating held since February 2009.

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Comdex ranking, current as of Sept. 2020, is a composite of the financial strength ratings as determined by Standard & Poor's, Moody's, A.M. Best and Fitch ratings. It ranks insurers on a scale of 1 (lowest) to 100 in an effort to reduce confusion over ratings because each rating agency uses a different scale. Ratings refer to the claims-paying ability of the insurance company and do not reflect the performance or safety of any investment product. The rating agencies listed are independent of each other and use proprietary evaluation criteria and rating scales.

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**No bank guarantee • Not a deposit • May lose value • Not FDIC/NCUA insured • Not insured by any federal government agency**

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